

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 13–24589–KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joanne R Messey  
aka Joanne Moir  
25 Vincent Drive  
Burlington, NJ 08016

Social Security No.:  
xxx–xx–9889

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on November 17, 2014.

On February 3, 2017 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Kathryn C. Ferguson on:

Date: March 8, 2017  
Time: 10:00 AM  
Location: Courtroom 2, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: February 7, 2017  
JAN: wdr

Jeanne Naughton  
Clerk

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Joanne R Messey  
DebtorCase No. 13-24589-KCF  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 185Page 1 of 2  
Total Noticed: 24

Date Rcvd: Feb 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2017.

db +Joanne R Messey, 25 Vincent Drive, Burlington, NJ 08016-3849  
 cr +21st Mortgage Corporation, c/o Helfand & Helfand, 350 Fifth Avenue, Suite 5330,  
 New York, NY 10118-5306  
 sp +Scott E Kaplan, Law Offices of Scott E. Kaplan, LLC, 12 N. Main Street,  
 Allentown, NJ 08501-1607  
 lm +Wells Fargo Bank N.A., 3476 Stateview Blvd., MAC X7801-013, Ft. Mill, SC 29715-7203  
 514049722 +Apex Asset, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106  
 514049724 +BYL Collection Services, LLC, 301 Lacey Street, West Chester, PA 19382-3727  
 514049723 +Bsi Financial Services, 314 S Franklin Street, Titusville, PA 16354-2168  
 514049725 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 514122204 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 514049726 +Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 514049727 +Convergent Outsourcing, Inc, 800 SW 39th St/P.O. Box 9004, Renton, WA 98057-9004  
 514049728 Hampton Hospital, 650 Rancocas Road, Westampton, NJ 08060-5613  
 514049731 PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444  
 514049729 +Patricia Ronayne, Esquire, 644 S. Church Street, Mt Laurel, NJ 08054-1302  
 514049734 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of NJ, Div of Taxation, P.O. Box 245,  
 Trenton, NJ 08646-0245)  
 514049732 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 514049733 St Mary Medical Center, C/O Financial Recoveries, P.O. Box 1388,  
 Mt Laurel, NJ 08054-7388  
 514316763 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
 Mountainside, NJ 07092-2315  
 514317907 +Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd.,  
 Fort Mill, SC 29715-7203  
 514049735 Wells Fargo Hm Mortgag, 7255 Baymeadows Wa, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 07 2017 22:40:43 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 07 2017 22:40:39 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516193361 Fax: 800-813-8164 Feb 07 2017 23:24:00 21st Mortgage Corporation, PO Box 477,  
 Knoxville TN, 37901  
 514194573 +E-mail/Text: bankruptcy@pseg.com Feb 07 2017 22:39:41 PSE&G, Attn: Bankruptcy Dept,  
 PO Box 490, Cranford NJ 07016-0490

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516193362\* ++21ST MORTGAGE CORPORATION, PO BOX 477, KNOXVILLE TN 37901-0477  
 (address filed with court: 21st Mortgage Corporation, PO Box 477, Knoxville TN, 37901)  
 514226406\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 514049730 ##+Pentagroup Financial, 5959 Corporate Dri, Houston, TX 77036-2311

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: 185

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Loss Mitigation Wells Fargo Bank N.A.  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Michael C. D'Aries on behalf of Creditor 21st Mortgage Corporation mdaries@helfandlaw.com,  
ahelfand@helfandlaw.com  
R. A. Lebron on behalf of Creditor BSI FINANCIAL as servicer for, FIRST BANK RICHMOND  
bankruptcy@feinsuch.com  
Scott E. Kaplan on behalf of Debtor Joanne R Messey scott@sekaplanlaw.com,  
felisha@sekaplanlaw.com, sekparalegal@gmail.com

TOTAL: 9